



The Housing Authorities of the
City and County of Fresno

FAMILY SELF-SUFFICIENCY

PARTICIPANT HANDBOOK

"Success is a journey, not a destination."



housing authorities, city & county of fresno

IN, UP & OUT

IN Phase : In Need

Low income families move **IN** to assisted housing

UP Phase : U Plan

The programs and services promoted and offered by the Housing Authorities (HA) and other local service providers help participants move **UP** the economic ladder

OUT Phase : Opportunities U Took

The movement of families **OUT** of assisted housing and into the economic mainstream



"FSS taught me how to define and set goals, from small ones to my biggest - homeownership"

Ileana Herrera - FSS Graduate

The Need for Housing Assistance



A family's ability to secure housing at a price they can afford is a key ingredient for success in obtaining and retaining employment, particularly for very-low income families receiving TANF (Temporary Assistance for Needy Families). There are several ways in which housing assistance can support the welfare-to work transition.

- Housing assistance helps to stabilize the living situations of low income families, better enabling them to focus on getting and keeping jobs.
- Housing assistance frees up funds in the family budget for work-related expenses such as child care, work clothes and transportation.
- Tenant-based assistance pays a portion of the rent in private-market housing. It can also be used to help families move to areas offering better job opportunities.



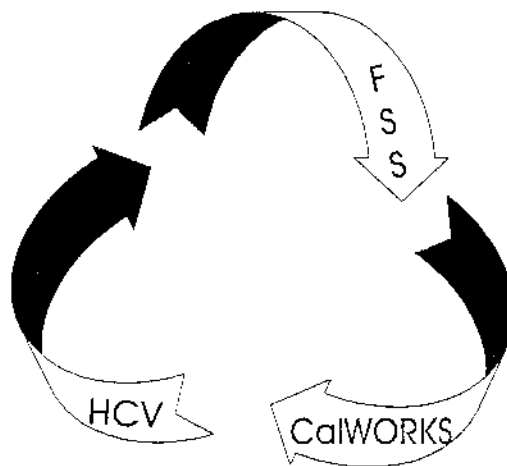
History of the Family Self-Sufficiency Program (FSS)

Section 554 of the National Affordable Housing Act (approved on November 28, 1990) amended the U.S. Housing Act of 1937 by adding Section 23 (the Family Self-Sufficiency Statute) which created the FSS Program.

The purpose of FSS is to coordinate the use of housing assistance with public and private resources so that families can achieve economic independence and self-sufficiency. Once the family's basic needs for affordable and stable housing are met, the family can better focus on areas such as skill development and job search.

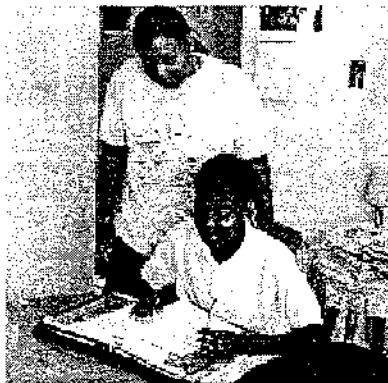
Initially, Housing Authorities were permitted to select FSS families from their Section 8 or Public Housing wait lists. However the Fresno Housing Authorities Welfare-to-Work Housing Voucher Program requires that participants:

- participate in the FSS Program
- who receive TANF benefits must be in compliance with the CalWORKS program, which means the participant:
 - ✓ cannot be in sanction status
 - ✓ must cure the sanction



The FSS Program motivates and helps participants by:

- identifying their career goals
- identifying the barriers which could prevent achievement of their goals
- identifying resources and services necessary for the participant's success
- developing an action plan to achieve specific goals and objectives necessary for self-sufficiency and economic independence
- obtaining support services related to their action plan
- receiving case management services, encouragement and moral support

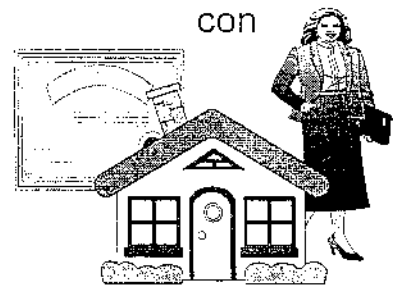


"If you're willing to work, the FSS Program and staff are there to help."

Caroll Bourgeois

What are the benefits of the FSS Program?

- ✓ Obtaining higher education/job training that will result in a decent living wage employment
- ✓ Escrow account - As the participant's income increases their portion of rent increases and the HA's portion decreases. The differential is placed in an interest-bearing account. Upon completion of their five-year tract the participant may use these funds to become a homeowner.
- ✓ Supportive services assist families in achieving their goals
- ✓ Case management
- ✓ Economic independence
- ✓ Self-sufficiency
- ✓ Improved quality of life for the participant and their family



The participants enter into a five-year contract with the Housing Authorities. This contract specifies the steps the participants and the Housing Authorities will take to move the participant toward self-sufficiency. These goals will be set by the family based on a self-evaluation. The process will allow them to re-prioritize as needed.



Although the designated head of household must sign the FSS contract, the needs of all family members are taken into account. Therefore the FSS Program has developed partnerships with support services to address these needs.

Did You Know?



- ◆ 100 % of FSS program graduates retain their economic independence
- ◆ 45% of FSS participants successfully completed the FSS Program between the fall of 1999 and November 2000
- ◆ 40% of FSS graduates become homeowners
- ◆ 48% of FSS participants who have been enrolled in for more than 12 months have money in their escrow account
- ◆ The average FSS participant escrow at time of contract completion is \$2,400
- ◆ The HA's average monthly contribution to a participant's escrow account is \$300
- ◆ FSS participants are eligible to participate in the Building Stronger Families Program

The pictures on this page are of an FSS Graduate Family, who own their own business and home.



The Key Features of FSS

The Contract of Participation

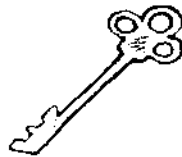
The participant must sign a five-year Contract of Participation which states all agreed upon terms between the participant and the HA. Participants are expected to complete their goals in five years or less. The Contract of Participation may be extended up to two years for good cause.

The Individual Training and Services Plan

The Plan is comprised of the participant's final goal, interim goals and specific steps for accomplishing goals. Typically, goals are focused on attaining full-time employment, job advancement, training and education, financial stability, reliable transportation, childcare, and personal growth and development.

Case Management

In the role of case manager, the FSS staff works with participants to identify and secure self-sufficiency resources. They help to build the participant's skills so that the process of lifelong learning can continue beyond their participation in FSS. Case management includes supportive counseling, information and referrals, and on-going goal development.



The Key Features of FSS (continued)

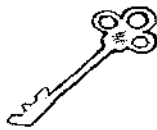
Escrow Accounts (interest earning savings account)

When the participant's portion of rent increased due to additional earned income, the HA's portion of rent decreases. A portion of the decrease is placed in an interest-bearing savings account for the family. The family is eligible to receive the escrow funds:

- when the contract is completed (even if the contract term has not expired)
- when 30% of the family's monthly adjusted income exceeds the existing Fair Market Rent
- when, at contract completion, the head of household provides written certification that no family member has received federal or state welfare assistance for at least 12 months prior
- if the family does not owe rent to the landlord
- if the family does not owe rent to the HA

If the family is no longer receiving welfare assistance, but has not met the FSS obligations on or before completing the FSS Contract of Participation, the family is not eligible to receive the escrow funds.

The HA may make a portion of the escrow account available to the family during the term of the FSS contract to help the family reach a goal, such as education.

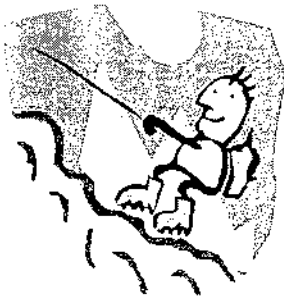


The HA's partner's for a successful Welfare-to-Work Program (WtW)

The success of the participants of the WtW/FSS Program depends on the supportive services that are provided through various partnerships between the Housing Authorities of the City and County of Fresno and the following community partners.



Supportive Services



The Housing Authority will establish community partnerships. There will be monthly progress meetings with the Housing Authority and the community partners to re-evaluate the needs of the program and adapt the program to the needs of the participants. The supportive services provided for targeted families through the cooperative efforts of the Housing Authority and various community partners.

Additional Services

Supportive services have been identified to assist families in removing barriers to gainful employment. These services will be made available to participants as needed.



"You get the feeling that if you slip up, it's okay because FSS is still there for you."
Joe Ceballos - FSS Participant

Naomi's Story

Naomi entered the FSS Program in 1994. She had never worked, was estranged from her husband, and pregnant with her third child.

Naomi held a strong belief that education was her only real option. She enrolled in the nursing program at Fresno City College. A very good friend and her father agreed to help her by providing childcare. Naomi stayed in school throughout her pregnancy, took a week off to have her baby, and continued on to graduate from the RN Program.

She initially found part-time employment with a clinic that had a large Asian clientele. Her ability to speak Japanese, Cambodian, Lao and some Hmong made her invaluable to the five doctors at the busy clinic. In order to afford child care, Naomi successfully applied for a full-time position as a 'float' nurse with University Medical Center and continued to work both jobs until she was offered a full-time position at the clinic.

In March 1998, four years after entering the FSS Program, she reached her goal of economic independence, and in August 1999 she closed escrow on her own home. She has invited her parents to come live with her and her three children and continues to work full-time as an RN.

PARTNERING WITH RESIDENTS

Peer counseling will also be used as an effective tool. Several support groups have been established as part of the FSS Program. FSS participants who have established action plans and have been successful in accessing resources that helped them accomplish their goals will be asked to act as mentors for the FSS Program.

A successful WtW/FSS Program includes a strong partnership between participants and the Housing Authority. Participants should be involved in both needs assessment and planning and in developing connections with outside agencies. This involvement usually provides a stronger incentive for participants to succeed.



Family Self-Sufficiency Corps.

Housing Authorities that have an FSS Program must establish a committee. Our's is called the FSS Corps. Members of the Corps. include private and public representatives, and FSS participants.

Their focus is to:

- develop an action plan for the FSS Program
- establish FSS policies
- obtain public and private sector support
- fund-raising
- oversee implementation of FSS Program
- network to gain employment opportunities

CRITERIA FOR SELECTING ELIGIBLE WtW FAMILIES

A family's critical housing need will be based on one or more of the following criteria:

- paying more than 30% of their adjusted gross income for housing
- living in substandard housing that is in need of repair
- the size of their home is inadequate for the size of the family and does not meet occupancy standards
- there is a need to locate housing closer to employment, child care or training/education programs

WtW vouchers are issued based on referrals from the local TANF agency. The family being referred must be:

- underemployed
- a TANF recipient
- in compliance with an Human Services System WtW Work Plan
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CRITERIA FOR CONTINUED WtW HOUSING VOUCHER SERVICES

After the family receives their WtW housing voucher, the family must:

- participate in FSS
- abide by the Family Responsibilities (see contract)
- abide by the Family Obligations (attached)
- keep all appointments scheduled with the HA
- work to meet their career goals
- maintain their WtW Plan of Action



FSS HOMEOWNERSHIP OPPORTUNITIES

IDEA - The Federal Home Loan Bank of San Francisco funds the Individual Development and Empowerment Account program which provides a 3:1 match (up to \$10,000) for FSS participants to use toward the purchase of a home. The requirements for our FSS participants are:

- participation in the FSS Program
- a minimum of \$3,000 in their escrow account
- a minimum of 10 months of contributions into their escrow account
- a Homebuyer Education Certificate from the Housing Authorities' Homeownership Opportunity Program

Habitat for Humanity - Currently, a house is being built in partnership with Birdie Smoot, an FSS Participant, and her children Candis-13, Marcellas-8, and Tarvell-6. This is the first collaboration between the FSS Program and Habitat for Humanity. Birdie's house is the 'Women Built' house. The Women Built house program gives women an opportunity to learn construction skills while increasing the supply of affordable housing. Past participants of Women Built homes say that building a house with other women builds confidence and skills. It's also a lot of fun.

Homeownership Opportunity Training - The Fresno Housing Authorities has developed a class to teach families how to become homeowners. The class covers the entire process of becoming a homeowner, from beginning to end, including:

- | | | |
|-------------------|-------------------------|-----------------------|
| • Getting Started | • Assistance Programs | • Escrows & titles |
| • Credit Repair | • Lenders and Mortgages | • Property Inspection |
| • Budgeting | • Insurance | • Maintenance |

BUILDING STRONGER FAMILIES (BSF)

BSF is designed to provide activities that will strengthen family relationships in a fun environment. Activities include:

- a Children's Choir
- zoo trips
- a Spring Celebration
- family day at Wild Water
- Santa's Store
- crafts for kids
- dance classes



STATEMENT OF FAMILY OBLIGATIONS

Family obligations for continued assistance in a Section 8 program are as follows:

- (1) The family must supply any information that the Housing Authority (HA) or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. "Information" includes any requested certification, release or other documentation.
- (2) The family must supply any information requested by the HA or HUD for use in a regularly scheduled reexam or interim reexamination of family income and composition in accordance with HUD requirements.
- (3) The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information in accordance with 24 CFR part 760 and 24 CFR part 813.
- (4) Any information supplied by the family must be true and complete.
- (5) HQS breach caused by family. The family is responsible for an HQS breach caused by the family.
- (6) Allowing HA inspection. The family must allow the HA to inspect the unit at reasonable times and after reasonable notice.
- (7) Violation of lease. The family may not commit any serious or repeated violation of the lease.
- (8) Family notice of move or lease termination. The family must notify the HA and the owner in writing before the family moves out of the unit, or terminates the lease on notice to the owner.
- (9) Owner eviction notice. The family must promptly give the HA a copy of any owner eviction notice.
- (10) Use and occupancy of unit.
 - (a) The family must use the assisted unit for residence by the family. The unit must be the family's only residence.
 - (b) The composition of the assisted family residing in the unit must be approved by the HA. The family must promptly inform the HA of the birth, adoption or court-awarded custody of a child. The family must request HA approval to add any other family member (including foster child or live-in aide) as an occupant of the unit.

- (c) The family must promptly notify the HA if any family member no longer resides in the unit.
- (d) Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family.
- (e) The family must not sublease or sublet the unit.
- (f) The family must not assign the lease.
- (11) Absence from the unit. The family must supply any information or certification requested by the HA to verify that the family is living in the unit, or relating to family absence from the unit, including any HA-requested information or certification on the purposes of family absences. The family must cooperate with the HA for this purpose. The family must promptly notify the HA of absence from the unit.
- (12) Interest in the unit. The family must not own or have any interest in the unit.
- (13) Fraud and other program violations. The members of the family must not commit fraud, bribery or any other corrupt or criminal act in connection with the programs.
- (14) Crime by family members. The members of the family may not engage in drug-related criminal activity or violent criminal activity.
- (15) Other housing assistance. An assisted family, or members of the family may not receive Section 8 tenant-based assistance, while receiving another housing subsidy, for the same unit or for a different unit, under any duplicative (as determined by HUD or in accordance with HUD requirements) federal, State or local housing assistance program.

I, the undersigned, acknowledge that I have received a copy of these family obligations. Furthermore, I have read and understand these obligations and that failure to comply with any of them may result in the cancellation of my assistance.